

Fill in this information to identify the case:

Debtor 1 Thomas Alvin McCullough

Debtor 2 Cynthia Sue McCullough
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number 18-bk-30283

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, D/B/A Christina Trust as Owner Trustee of the Residential Credit Opportunities Trust III

Court claim no. (if known): 11-1

Last 4 digits of any number you use to identify the debtor's account: 2412

Date of payment change:
Must be at least 21 days after date of this notice 03 / 01 / 2019

New total payment: \$ 1,264.41
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: escrow analysis

Current escrow payment: \$ 504.45

New escrow payment: \$ 862.77

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Thomas Alvin McCullough Case number (if known) 18-bk-30283
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Kristin A. Zilberstein Date 01/31/2019
Signature

Print: Kristin A. Zilberstein Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti/Berger LLP.

Address 1920 Old Tustin Ave.
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email kzilberstein@ghidottiberger.com



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

Annual Escrow Disclosure Statement

Borrower :	THOMAS A MCCULLOUGH	Present Loan Information :	Account Number	
	CYNTHIA S MCCULLOUGH		Paid To Date	10/01/2018
	1816 EAST DOROTHY LANE		Principal balance	\$100,725.85
	KETTERING, OH 45429		Note Rate	2.000%
			Regular Payment	\$348.86
			Escrow Payment	\$504.45
			Suspense Payment	\$0.00
			Other Payments	\$0.00
			Suspense Balance	\$507.29
			Escrow Balance	(\$2,189.30)
Property Address :	1816 EAST DOROTHY LANE		Unpaid Interest	\$0.00
	KETTERING, OH 45429		Unpaid Charges	\$550.00

Dear THOMAS A MCCULLOUGH
CYNTHIA S MCCULLOUGH :

Enclosed is your Escrow Disclosure Statement and notice of new mortgage payment for your loan. At least once a year FCI reviews your escrow account to determine if the current monthly payment amounts are sufficient to cover your projected taxes and/or insurance premiums. Increases or decreases in your annual tax and/or insurance amounts may cause your monthly payment to change. The first section of the Statement projects activity for the upcoming 12 months as well as any changes to your monthly installment. Prior Year Escrow Payment Activity on the Statement reflects activity on your escrow account from March 2018 through February 2019. Payments are shown in the month received which may not necessarily be the month due. **The Statement assumes timely receipt of payments and scheduled disbursements through February 28, 2020.**

Surplus: A Surplus is the amount by which a current impound/escrow balance exceeds the target balance for the 12-month period for the impound/escrow account. Refunds due to Surplus will be mailed within 30 days. Tax bills other than the annual secured bill are your responsibility to pay. Before spending your refund, you should check with your local County Tax Collector and/or the Assessor's Office to determine if a Supplemental Tax Bill is pending or expected to be issued.

Shortage: A Shortage means that an amount by which a current impound/escrow account balance falls short of the target balance at the time of the impound/escrow analysis. Some reasons for the shortage include deficiency of total payments received and increases in tax and/or insurance amount during the projection year. If you choose to pay the escrow shortage in full rather than have it collected over 12 months, your new monthly payment is the amount listed in the top portion of your Statement. Your check for the lump sum payment and request should be submitted directly to FCI Lender Services, Inc. Attn: Escrow Department at the address listed below.

Deficiency: A Deficiency is the amount of a negative balance in an impound/escrow account which occurs due to the Servicer advancing funds to pay the impound/escrow item.

Target Balance: A Target Balance means the estimated month-end balance in an impound/escrow account that is just sufficient to cover the remaining disbursements from the impound/escrow account for the remainder of the 12 month period that are required to cover annual taxes, insurance, or other escrow/impound items.

Please take the time to review the Statement prior to the changes taking place. Changes to your monthly installment, as indicated in your Statement, will be reflected on your March, 2019 billing statement. If you are using an automatic payment provider, please notify them of the change in payment amount to avoid possible late fees.

If you have any questions regarding this Statement, please call our toll free number at 800-931-2424, Ext. 650, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. Pacific Standard Time or visit our website www.trustfci.com at anytime. When calling, please reference your loan number, so that we may better serve you.

Regards,

Customer Care Department

Account:

Statement Date: 01-10-2019



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

Annual Escrow Disclosure Statement

SUMMARY	
Total Projected Payments from Escrow	\$6,636.13
Divide by # of Months in Statement Period	12
Equals Monthly Projected Payments to Escrow	\$553.01
Target Balance = Projected Pymt to Escrow + 2 extra month cushion	\$7,742.28
Starting Projected Balance (Deficiency)(+)	(\$171.50)
Starting Required Balance (-)	\$1,658.95
Delinquency Vouchers (-)	\$0.00
Your account is showing a shortage & deficiency (see letter for more information regarding shortage & deficiency)	\$1,830.45
Shortage divided by 12 months	\$138.25
P&I:	\$401.64
New Escrow:	\$862.77
New Payment:	\$1,264.41

NEW PAYMENT INFORMATION AS OF 3/1/2019	
Principal & Interest	\$401.64
Escrow Payment	\$553.02
Shortage	\$138.25
Surplus	\$0.00
Deficiency	\$171.50
Suspense Payment	\$0.00
Others	\$0.00
Payment Amount	\$1,264.41
New Payment Date	03/01/2019

IMPORTANT NOTE: It is our goal to provide you with accurate escrow information. If your loan account is delinquent, this analysis may not include current escrow information and may not accurately reflect your actual or projected escrow activity. Please inform this office immediately of your current tax and insurance information by calling 800-931-2424 in order to re-establish your escrow account. Insurance information may not be calculated into this analysis if the information was not provided to the Servicer. Please note, once annual insurance premium information has been provided, the payment must be re-projected.

These are the escrow items we anticipate we will collect for or pay on your behalf in your upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR						
Month - Year	To Escrow	Shortage & Deficiency	From Escrow	Description	Escrow Balance	
					Projected	Required
				Required Deposit	(\$171.50)	\$1,658.95
March-2019	\$553.02	\$309.75	\$0.00		\$691.27	\$2,211.97
April-2019	\$553.02	\$138.25	\$0.00		\$1,382.54	\$2,764.99
May-2019	\$553.02	\$138.25	\$1,985.22	\$195.84 - Montgomery County Treasurer	\$88.59	\$1,332.79
				\$1,789.38 - Montgomery County Treasurer		
June-2019	\$553.02	\$138.25	\$0.00		\$779.86	\$1,885.81
July-2019	\$553.02	\$138.25	\$0.00		\$1,471.13	\$2,438.83
August-2019	\$553.02	\$138.25	\$0.00		\$2,162.40	\$2,991.85
September-2019	\$553.02	\$138.25	\$0.00		\$2,853.67	\$3,544.87
October-2019	\$553.02	\$138.25	\$0.00		\$3,544.94	\$4,097.89
November-2019	\$553.02	\$138.25	\$0.00		\$4,236.21	\$4,650.91
December-2019	\$553.02	\$138.25	\$1,987.31	\$1,790.47 - Montgomery County Treasurer	\$2,940.17	\$3,216.62
				\$196.84 - Montgomery County Treasurer		
January-2020	\$553.02	\$138.25	\$2,663.60	Farmers Insurance	\$967.84	\$1,106.04 *
February-2020	\$553.02	\$138.25	\$0.00		\$1,659.11	\$1,659.06
Total :	\$6,636.24	\$1,830.50	\$6,636.13			

Account:

Statement Date: 01-10-2019

* This is your Low Point. The Low Point is zero plus the allowed amount under the Federal Reserve State Settlement and Procedure Act (RESPA). Reserve amount by Federal Law (RESPA) is two times your monthly Escrow Payment (T&I) Excluding (MIP, PMI) unless State Law specifies a lower amount.

PRIOR ESCROW PAYMENT PROJECTIONS April 2018 - March 2019						
Month - Year	Payments To Escrow	Shortage	Payments From Escrow	Description	Escrow Account Balance	
					Projected	Required
				Required Deposit	\$10,806.50	\$2,017.74
April-2018	\$504.45	\$0.00	\$0.00		\$11,310.95	\$2,522.19
May-2018	\$504.45	\$0.00	\$1828.70	\$180.70 - Montgomery County Treasurer	\$9,986.70	\$1,197.94
				\$1648.00 - Montgomery County Treasurer		
June-2018	\$504.45	\$0.00	\$0.00		\$10,491.15	\$1,702.39
July-2018	\$504.45	\$0.00	\$0.00		\$10,995.60	\$2,206.84
August-2018	\$504.45	\$0.00	\$0.00		\$11,500.05	\$2,711.29
September-2018	\$504.45	\$0.00	\$0.00		\$12,004.50	\$3,215.74
October-2018	\$504.45	\$0.00	\$0.00		\$12,508.95	\$3,720.19
November-2018	\$504.45	\$0.00	\$0.00		\$13,013.40	\$4,224.64
December-2018	\$504.45	\$0.00	\$1830.79	\$1649.09 - Montgomery County Treasurer	\$11,687.06	\$2,898.30
				\$181.70 - Montgomery County Treasurer		
January-2019	\$504.45	\$0.00	\$2393.85	Farmers Insurance Payment Processing	\$9,797.66	\$1,008.90
February-2019	\$504.45	\$0.00	\$0.00		\$10,302.11	\$1,513.35
March-2019	\$504.45	\$0.00	\$0.00		\$10,806.56	\$2,017.80
Total :	\$6,053.40	\$0.00	\$6,053.34			

The following statement of activity in your escrow account from **March 2018** To **February 2019** displays actual activity as it occurred in your escrow account during that period.

PRIOR YEAR ESCROW PAYMENT ACTIVITY March 2018 - February 2019				
Month - Year	Payments To Escrow	Payments From Escrow	Description	Balance
March-2018	\$0.00	\$0.00		\$0.00
April-2018	\$0.00	\$0.00		\$0.00
May-2018	\$0.00	\$0.00		\$0.00
June-2018	\$0.00	\$0.00		\$0.00
July-2018	\$0.00	\$0.00		\$0.00
August-2018	\$0.00	\$0.00		\$0.00
September-2018	\$0.00	\$0.00		\$0.00
October-2018	\$0.00	\$0.00		\$0.00
November-2018	\$0.00	\$0.00		\$0.00
December-2018	\$432.26	\$0.00	THOMAS A MCCULLOUGH	\$432.26
December-2018	\$432.26	\$0.00	THOMAS A MCCULLOUGH	\$864.52
December-2018	\$504.45	\$0.00	THOMAS A MCCULLOUGH	\$1,368.97
December-2018	\$504.45	\$0.00	THOMAS A MCCULLOUGH	\$1,873.42
December-2018	\$504.45	\$0.00	THOMAS A MCCULLOUGH	\$2,377.87
December-2018	\$504.45	\$0.00	THOMAS A MCCULLOUGH	\$2,882.32
December-2018	\$504.45	\$0.00	THOMAS A MCCULLOUGH	\$3,386.77
December-2018	\$504.45	\$0.00	THOMAS A MCCULLOUGH	\$3,891.22
December-2018	\$504.45	\$0.00	THOMAS A MCCULLOUGH	\$4,395.67
December-2018	\$0.00	\$2,661.38	Farmers Insurance Payment Processing	\$1,734.29
December-2018	\$0.00	\$191.29	Montgomery County Treasurer	\$1,543.00
December-2018	\$0.00	\$1,744.99	Montgomery County Treasurer	(\$201.99)
January-2019	\$0.00	\$1,790.47	Montgomery County Treasurer	(\$1,992.46)
January-2019	\$0.00	\$196.84	Montgomery County Treasurer	(\$2,189.30)
February-2019	\$0.00	\$0.00		(\$2,189.30)
Total :	\$4,395.67	\$6,584.97		

Account:

Statement Date: 01-10-2019

***Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt.
Any information obtained will be used in furtherance of that purpose.***

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Account:

Statement Date: 01-10-2019

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)

Kristin A. Zilberstein (SBN 200041)

Jennifer R. Bergh, Esq. (SBN 305219)

GHIDOTTI I BERGER

1920 Old Tustin Ave.

Santa Ana, CA 92705

Ph: (949) 427-2010

Fax: (949) 427-2732

mghidotti@ghidottiberger.com

Attorney for Creditor

Wilmington Savings Fund Society, FSB, D/B/A Christina Trust as Owner Trustee of the
Residential Credit Opportunities Trust III

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO (DAYTON)

In Re:)	CASE NO.: 18-30283
)	
Thomas Alvin McCullough and Cynthia Sue)	CHAPTER 13
McCullough,)	
)	CERTIFICATE OF SERVICE
Debtors.)	
)	
)	
)	
)	
)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of
eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,
Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of
correspondence for mailing with the United States Postal Service; such correspondence would

be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On January 31, 2019 I served the following documents described as:

- PAYMENT CHANGE NOTICE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor Thomas Alvin McCullough 50 Country Manor Lane Apt H Centerville, OH 45458	Chapter 13 Trustee Jeffrey M Kellner 131 N Ludlow St Suite 900 Dayton, OH 45402
Cynthia Sue McCullough 1816 E. Dorothy Lane Dayton, OH 45429 MONTGOMERY-OH	U.S. Trustee Asst US Trustee (Day) Office of the US Trustee 170 North High Street Suite 200 Columbus, OH 43215-2417
Debtor's Counsel Richard E West Richard E. West Co., L.P.A. 195 E Central Avenue Springboro, OH 45066	

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on January 31, 2019 at Santa Ana, California

/s / Maben May
Maben May